

Washington State Planning Grant on Access to Health Insurance
CONTENT ANALYSIS OF EMPLOYER-BASED SURVEYS - Work in Progress

Content Analysis Domains	MEPS-IC	EHIS	
	Page	Section	Page
COMPANY SIZE/# EMPLOYEES			
Company overall/Firm			
# of locations		A	2
# of employees nationwide	5	A	2-3
# of employees in state		A	3
Company at this location/Establishment			
# active employees		A	4
# permanent/temporary employees		A	6-7
# union members	5, not sure if this is location only or all?	A	8
# company retirees 65 or over	5, not sure if this is location only or all?	A	9
INSURANCE COVERAGE			
Does employer provide insurance?	1		A12-A14
Does company make available or contribute to the cost of any health insurance plans for employees or retirees?	1	A	I-40
Years company provided/contributed to health insurance		A	10
Company ever denied coverage?		A	10
Employee Eligibility:			
Waiting period for new employees (length of period)	4	A	10-11
Hours for insurance eligibility?		A	11
Number employees eligible for insurance	5	A	12-13
Full Time/Part Time	5		
Temporary or Seasonal Employee eligibility	5	A	12-13
Retiree eligibility (other than through COBRA)		A	12-13
	5	A	13
How Insurance Purchased:			
Is insurance purchased through alliance/associations	2	A	14
Features of cooperative/alliance		A	15
Does company or employees select plans?			
Did company consult agent or broker to evaluate benefits?		A	15
Did broker give information on plans not associated with cooperative/ alliance?		A	15
Premium quotes outside of cooperative/alliance		A	16-17
Plans offered to employees at this location:			
Number of plans offered to employees	Inferred	A	21-23
Plan choice same as last year?		A	24
All plans administered by same company?		A	24
Plan administrator requires only its plans be offered?		A	25
Plan enrollment:			

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	Month plan year begins	2	A	25
	Open enrollment period		A	25-26
	Enrollments in all plans		A	26-30
Cost:				
	Annual cost of coverage for all hospital/physician plans offered <i>at this location</i>	4		
	Employer contribution policy for health insurance		A	31
	Amount company spent for insurance in most recent year		A	32-35
	Percent employer contributions to retirees' premiums		A	35
	Increase or decrease in cost from last year		A	36
Plan Selection Decisions:				
	Who makes decisions		A	36-37
	Performance measures		A	37
	Evaluation materials to employees		A	38

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SPECIFIC PLAN INFORMATION; Asked for each plan		C	1-53
Type of plan			
Name of plan	2	C	15-18
Name of insurance carrier	2	C	15-18
Type of insurance plan	2	C	3-7
Self or fully insured	2	C	14-18
If self-insured plan:			
Self-administered or administered by third party?	2		
Stop loss policy?	2	C	19
Type and amount of stop loss		C	19-21
Number of enrollees covered by stop loss		C	21
Enrollees in plan	3	C	8-13
# enrollees excluding dependents	3	X	
# active employees enrolled	3	C	8
# former employees enrolled through COBRA	3	C	9
# retirees enrolled	3	C	10
# enrollees with single coverage	3	X	
Premiums and Employer/Employee Contributions:			
<i>For self-insured plan:</i>			
COBRA premiums: single and family of four	2	C	32-34
During most recent reporting period, actual paid claims, administrative costs, stop loss costs	2	C	35-36
Total number of enrollments		C	36
Premium equivalent calculated?		C	36-37
<i>For fully insured plans and self-insured plans with premium equivalent:</i>			
Premium/premium equivalent for employee-only coverage employer contribution;	3	C	38-41
employee contribution for employee only coverage	3		
Premium/premium equivalent for family coverage employer contribution	3	C	42-46
employee contribution for family coverage	3		
Is premium/premium equivalent same for retirees 65+	3	C	41
Did premiums differ by:			
age	3	C	40
sex	3	C	40
number of persons (within family coverage)	3	C	42
wage or salary levels	3		
other	3		
Did amount of employee contribution differ by:			
employee categories (e.g., full-time, part-time, retiree)	3		
age		C	40
wage or salary levels		C	40

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Plan Administrator		C	22
Insurance plan benefits:			
Require primary care physician referral to specialist	2	C	6?
Exclusion for pre-existing conditions ?	4	C	22-23
Did exclusion for pre-existing conditions happen in [year of survey]	4	C	23
Waiting period for pre-existing conditions	4	C	23
Deductibles			
Total individual and family annual deductible	3	C	24-27
Deductible for physician care (answer this and hospital care if not answered total annual deductible)	3	C	24
Deductible for hospital care	3	C	24/27
Family deductible met if a number of individuals met their individual deductibles	3		
Coinsurance/copayments		C	28-31
Enrollee cost for an overnight hospital stay (\$ or %)	3	C	30-31
Enrollee cost for an office visit (\$ or %)	3	C	28
Annual individual out-of-pocket limit	4	C	31-32
Annual family out-of-pocket limit	4		
Annual maximum plan would pay for individual; lifetime and one year?	3		
Any enrollee receive a direct subsidy or contribution (e.g., from a union or government)?	2		
Premium includes life insurance	3		
Premium includes disability insurance	3		
Services included in plan:			
100% well-baby care	4		
Adult immunizations	4		
Adult routine physical exams	4		
Alcohol/substance abuse treatment	4		
Child immunizations	4		
Chiropractic care	4		
Home health care	4		
Inpatient hospital stays		C	7
Inpatient mental illness	4		
Nursing home care	4		
Mental health		C	7
Office visits for prenatal care	4		
Orthodontic care	4	C	7
Other non-physician providers	4		
Outpatient mental illness	4		
Outpatient prescriptions	4	C	7
Physician services		C	7
Routine dental care	4	C	7
Routine mammograms	4		

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Routine pap smears	4		
Vision care		C	7
Well child-care, 1-4 years	4		
Well-baby care, under 1 year	4		
Offer optional coverage at additional premium:	4		
dental	4		
vision	4		
prescription drugs	4		
long-term care	4		
Total amount paid for these services	4		
Contract specifications			
<i>For employers with fewer than 50 employees (in state):</i>			
Guaranteed renewal of contract		C	47
Minimum employer contribution?		C	47
Minimum percent of employees must enroll?		C	47
Employees report prior history		C	48
<i>For self-insured plans:</i>			
Contract directly with physician groups or hospitals		C	48
Carve outs		C	48
How single service and general plans are “packaged”:		C	52-53
Plan still offered in subsequent year?	4		
Plan replaced?	4		
If replaced, for replacement plan, what were:	4		
Single enrollment	4		
Family enrollment	4		
Single premium	4		
Family premium	4		
For companies that have pooled purchasing arrangement, is THIS plan:			
Purchased through cooperative/alliance?		C	1
Purchased through a business coalition?		C	1
Purchased through a MEWA or MET?	2	C	2
Sponsored by trade or professional association	asked of all; 2	C	2
name, name of insurance representative, address of	2		
trade or professional association			
Sponsored by a union?	asked of all; 2	C	2
name, local number, name of insurance	2		
representative, address of union			

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ESTABLISHMENT AND EMPLOYEE CHARACTERISTICS			
Length company in business	5	D	1
Industry	5	D	2-6
Ownership type	5		
For profit vs. non-profit	5		
Number of employees on payroll	5	D	7
full-time	5	X	
part-time	5	X	
temporary/seasonal employees	5	X	
Number of full- and part-time employees added to payroll in prior year		D	8
Number of permanent employees removed from payroll in past year		D	8-9
Distribution of hours permanent employees work		D	9
Number of hours/week must work to be full-time	5		
Age distribution for permanent employees		D	10
Number of employees over 50	5		
Percent of permanent female employees	(# of women)	D	11
Number of wage vs salary workers		D	11
Wage distribution for hourly workers	5	D	12
Earnings distribution for salaried workers		D	13-14
Gross amount of payroll		D	15
Number of labor hours included in payroll		D	15
Total sick days during most recent fiscal year		D	16
Fringe benefits offered			
Paid vacation	5		
Paid sick leave	5		
Life insurance	5		
Disability insurance	5		
Retirement/pension plans	5		
MSAs	5		
Flexible spending accounts	5		
Cafeteria plan	5		
Eligible/Enrolled by Plan			
Total number of employees eligible	5	C	8
full-time	5		
part-time	5		
temporary/seasonal employees	5		
Total number of employees enrolled	5	C	8
full-time	5		
part-time	5		
temporary/seasonal employees	5		

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FIRMS THAT DO NOT OFFER HEALTH INSURANCE			
Alternative company health care expense assistance:			
Payment for insurance under spouse's plan		B	1
Voucher or money to purchase health insurance	6	B	1
used for health insurance/health care only	6		
average per employee value of voucher	6		
Direct payment of medical bills	6	B	1
Prior insurance purchase:			
Ever denied health insurance?		B	2
Health insurance offered within past two years?		B	2
Health insurance offered since 1991	6		
Year last offered insurance	6		
If no: Company looked into purchasing insurance?		B	2
Premium quote within past two years?		B	3
Type of plan/s for which received quote		B	4
Lowest quote per employee		B	4-8